

# Allianz Travel Insurance

Securing Your Moments

Travel with confidence,
We've got you covered!

## Safe Travel with Allianz

Allianz is the world's leading travel insurer, securing your moments and holding you in safe hands. Whether you travel for leisure or business, international travel involves risks. Medical treatment abroad can be expensive, and there are many other difficult situations that you might have to face, such as the loss of a passport or baggage, trip or baggage delays, or even missed departure when traveling overseas.

Allianz Travel Insurance is specifically designed to help you overcome such situations with confidence.

### This policy covers

### Overseas Emergency Accident and Sickness Medical Expenses, Evacuation and Repatriation

Hospitalization expenses for accidents, illnesses, or sickness, as well as medical emergency evacuation when necessary and repatriation of remains.

#### Personal Accident

Death and permanent disability resulting from an accident to the traveler while on the trip or within the common carrier.

### ■ Loss of Common Carrier Checked-in Baggage

Compensation will be provided to the traveller for the lost of articles within the baggage excluding valuables & electronic items subject to submission of bills of purchases.

### Delay of Common Carrier Checked-in Baggage

Reimbursement of emergency purchases of essential toiletries, medication, clothing, etc. (to replace those contained in checked -in baggage), subject to submission of bills.

### Loss of Passport

Reimbursement of reasonable and necessary expenses incurred to obtain a duplicate passport or a valid travel document in the event of passport loss, subject to submission of bills

### Personal Liability

Any legal liability incurred privately during overseas travel.

### Hijacking

Payment of a specified amount when the insured is detained by hijackers following the hijacking of any aircraft in which the insured is travelina.

### ■ Trip Delay

If the aircraft on which the Insured is booked to travel is delayed beyond 06 hours than the original scheduled departure time, the Company will pay the sum mentioned in the policy schedule, subject to the maximum amount stipulated in the selected plan (Excluding domestic aircrafts).

### ■ Golfer's Hole-in-One

Reimbursement of expenses incurred in celebrating the insured's achievement of a hole-in-one during the trip, anywhere in the world excluding Sri Lanka, on golf courses recognized by the United States Golfers Association (USGA).

### Missed Departure/Connection

Company will pay up to the amount stated in the schedule of the selected plan for reasonable additional travel and accommodation expenses incurred outside the geographical limits of Sri Lanka. These expenses are necessary to reach the booked holiday destination if the insured arrives at the international departure point too late to commence their journey.

### Home Safety

Loss or damage to the insured's household contents caused by burglary (limited to forcible, violent, and external means only) when the insured's principal residence in Sri Lanka is left vacant while traveling overseas. The coverage is valid for a maximum of 30 days from the departure date.

### ■ Trip Cancellation

Company will reimburse the insured for the loss of deposits (i.e., unused, and non-refundable cancellation portion of the hotel cost and/or common carrier ticket charges), if the insured trip is canceled due to the sickness, injury, or death of the insured's traveling companion, the insured's immediate family member, or the immediate family member of the travel companion.

### Trip Curtailment

Company will reimburse the loss of deposits (i.e., unused, and non-refundable cancellation portion of the hotel cost and/or common carrier ticket charges), if the insured trip is abandoned due to necessary curtailment.

### Travel Insurance Single Cover

Section	Benefit	Limits - in USD		
		Gold Plan	Platinum Plan	
A	Overseas Emergency Accident and Sickness Medical Expenses	50,000	100,000	
	Sickness Dental Relief (Filling & Extractions only)	500	500	
	Covid – 19 Cover	Included*	Included*	
	Repatriation and Repatriation of Mortal Remains	Included*	Included*	
	Emergency Medical Evacuation	Included*	Included*	
	Medical Continuation	Included*	Included*	
В	Personal Accident Cover (including common carrier)	10,000	15,000	
С	Loss of Common Carrier Checked in Baggage	1,000	2,000	
D	Delay of Common Carrier Checked-in Baggage	150	200	
	Deductible	6 Hours	6 Hours	
Е	Loss of passport	250	250	
_	Personal Liability	50,000	100,000	
F	Deductible	100	100	
•	Hijack cover	N/A	500	
G	Deductible	N/A	24 Hours	
	Trip Delay	120	500	
Н	Deductible	6 Hours	6 Hours	
I	Golfer's hole in one	N/A	250	
J	Missed Departure/Connection	75	100	
K	Home Safety (cover up to 30 days from the departure)	2,500	5,000	
	Single article limit	100	100	
L	Trip cancellation	1,000	2,000	
M	Trip curtailment	1,000	2,000	
Free Covers	<ul> <li>- 24 hours Medical Assistance Services</li> <li>- Pre-trip information services</li> <li>- Embassy referral</li> <li>- Weather and exchange rate information assistance</li> <li>- Emergency message transmission assistance</li> <li>- Arrangement of hotel accommodation in case of an emergency</li> <li>- Interpreter referral</li> <li>- Lost luggage assistance</li> </ul>	Included	Included	

<sup>\*</sup>Included – Included under the benefit limit of Overseas Emergency Accident and Sickness Medical Expenses benefit.

### **Special Conditions**

Special Conditions pertaining to COVID-19 cover

- Cover is only applicable for Hospitalization expenses due to COVID-19.
- PCR test will not be covered.
- Hotel Quarantine USD 50 per day to a maximum of USD 500.
- Self-Quarantine will not be covered.

### **Exclusions**

Any loss, condition, or event that was known, foreseeable, intended, or expected when your policy was purchased will be excluded.

### **Termination Fee**

Should this policy be terminated at the request of the Insured due to VISA Rejection, a fee of LKR 1,500 will be charged to the Insured.

### Travel Insurance Multi Cover

Section	Benefit	Limits - in USD	
		Annual Multi-Trip	Annual Multi-Trip Premier
	Overseas Emergency Accident and Sickness Medical Expenses	100,000	200,000
	Sickness Dental Relief (Filling & Extractions only)	500	500
Α	Covid – 19 Cover	Included*	Included*
	Repatriation and Repatriation of Mortal Remains	Included*	Included*
	Emergency Medical Evacuation	Included*	Included*
	Medical Continuation	Included*	Included*
В	Personal Accident Cover (including common carrier)	15,000	30,000
С	Loss of Common Carrier Checked In Baggage	1,000	2,000
D	Delay of Common Carrier Checked-in Baggage	100	200
	Deductible	6 Hours	6 Hours
Е	Loss of passport	250	250
F	Personal Liability	100,000	200,000
	Deductible	100	100
G	Hijack cover – USD 100 per day with a maximum of USD 500 in total	500	500
	Deductible	24 Hour	24 Hour
	Trip Delay	500	500
Н	Deductible	6 Hours	6 Hours
I	Golfer's hole in one	250	250
J	Missed Departure/Connection	75	100
L	Trip cancellation	2,000	2,000
М	Trip curtailment	2,000	2,000
Free Covers	<ul> <li>- 24 hours Medical Assistance Services</li> <li>- Pre-trip information services</li> <li>- Embassy referral</li> <li>- Weather and exchange rate information assistance</li> <li>- Emergency message transmission assistance</li> <li>- Arrangement of hotel accommodation in case of an emergency</li> <li>- Interpreter referral</li> <li>- Lost luggage assistance</li> <li>- Loss of passport assistance</li> </ul>	Included	Included

<sup>\*</sup>Included – Included under the benefit limit of Overseas Emergency Accident and Sickness Medical Expenses benefit.

### **Special Conditions**

Special Conditions pertaining to COVID-19 cover

- Cover is only applicable for Hospitalization expenses due to COVID-19.
- PCR test will not be covered.
- Hotel Quarantine USD 50 per day to a maximum of USD 500.
- Self-Quarantine will not be covered.

### **Exclusions**

Any loss, condition, or event that was known, foreseeable, intended, or expected when your policy was purchased will be excluded.

### **Termination Fee**

Should this policy be terminated at the request of the Insured due to VISA Rejection, a fee of LKR 1,500 will be charged to the Insured.

### **International Student Companion**

Section	Benefit	Limits - in USD	Limits - in USD	Limits - in USD
		Student Package Silver	Student Package Gold	Student Package Premier
	Overseas Emergency Accident and Sickness Medical Expenses	50,000	100,000	200,000
	Sickness Dental Relief (Filling & Extractions only)	500	500	500
Α	Covid – 19 Cover	Included*	Included*	Included*
	Repatriation and Repatriation of Mortal Remains	Included*	Included*	Included*
	Emergency Medical Evacuation	Included*	Included*	Included*
	Medica Continuation Cover	Included*	Included*	Included*
В	Personal Accident (including common carrier)	25,000	25,000	25,000
С	Loss of Common Carrier Checked in Baggage	1,000	1,000	2,000
	Single article limit	100	100	100
N	Tuition fee coverage	10,000	10,000	10,000
0	Accident to sponsor coverage (Tuition fee)	10,000	10,000	10,000
Р	Family Visit Coverage	7,500	7,500	7,500
Free Covers	- 24-hour Medical Assistance Services - Pre-trip information services - Embassy referral - Weather and exchange rate information assistance - Emergency message transmission assistance - Arrangement of hotel accommodation in case of an emergency - Interpreter referral - Lost luggage assistance - Loss of passport assistance	Included	Included	Included

<sup>\*</sup>Included – Included under the benefit limit of Overseas Emergency Accident and Sickness Medical Expenses benefit.

### **Special Conditions**

Special Conditions pertaining to COVID-19 cover

- Cover is only applicable for Hospitalization expenses due to COVID-19.
- PCR test will not be covered.
- Hotel Quarantine USD 50 per day to a maximum of USD 500.
- Self-Quarantine will not be covered.

### **Exclusions**

Any loss, condition, or event that was known, foreseeable, intended, or expected when your policy was purchased will be excluded.

### **Termination Fee**

Should this policy be terminated at the request of the Insured due to VISA Rejection, a fee of LKR 1,500 will be charged to the Insured.



### Emergency contact details of International Assistance: Allianz Lanka Assistance

+442038080090 Phone :

Email travel@allianz.lk

\*For more details on benefits, exclusions, terms and conditions, please read the policy document carefully before concluding a sale.







### Allianz Insurance Lanka Limited

(Company No. PB 5179)

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<sup>\*</sup>This is a general insurance product.